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April 29, 2003

Ms. Carol Scott Stevens Mr. Mark L. McDonald 111 Park Avenue Elberon, NJ 07740

RE: Antwerpen Chevrolet Ltd v. Resolution Providers, Inc.

Civil Action No. CCB-02-CV-1271

Dear Ms. Stevens and Mr. McDonald

I have reviewed your opposition to Plaintiffs' motion to compel and related affidavits. While I am totally confident that we will be able to prove your wrongdoing as alleged in the Amended Complaint, we intend to be realistic about the costs and benefits of this litigation. We had previously understood that you had significant equity in the very expensive home which you occupy, but your affidavits obviously contradict that understanding. If you wish us to seriously consider the representations made in your affidavits, please immediately forward to us documentation which demonstrates that you are in default on your mortgage and that your home is involved in foreclosure proceedings. In addition, please provide documentation that reflects the value of your home and the outstanding amount of the mortgage. If this documentation supports the representations made in your affidavits and establishes that you do not have significant equity in your home, I believe that the Plaintiffs will seriously consider dropping this lawsuit.

Very truly yours,

Price O. Gielen

POG:pd

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Mr. Jeffrey Gruver cc:

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Mr. Stanford D. Hess

(By Fax Machine – 410-869-8194)

Justin Hawkins, Esquire (By Fax Machine – 703-893-8029)

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